

BOSCOBEL BANCORP, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1492291	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$250	\$242	-3.2%		
Loans	\$192	\$170	-11.3%		
Construction & development	\$16	\$14	-16.1%		
Closed-end 1-4 family residential	\$46	\$44	-4.0%		
Home equity	\$9	\$9	-4.7%		
Credit card	\$0	\$0	-15.7%		
Other consumer	\$4	\$3	-5.5%		
Commercial & Industrial	\$21	\$17	-15.3%		
Commercial real estate	\$71	\$62	-12.6%		
Unused commitments	\$17	\$13	-21.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$25	\$33	31.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$10	-18.6%		
Cash & balances due	\$12	\$20	70.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$230	\$223	-3.0%		
Deposits	\$206	\$198	-4.2%		
Total other borrowings	\$23	\$24	8.6%		
FHLB advances	\$20	\$20	0.0%		
Equity					
Equity capital at quarter end	\$20	\$19	-5.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	7.5%	--		
Tier 1 risk based capital ratio	10.4%	11.8%	--		
Total risk based capital ratio	11.7%	13.0%	--		
Return on equity ¹	-51.8%	-45.8%	--		
Return on assets ¹	-4.3%	-3.8%	--		
Net interest margin ¹	3.6%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	57.3%	50.0%	--		
Loss provision to net charge-offs (qtr)	102.1%	161.0%	--		
Net charge-offs to average loans and leases ¹	8.2%	4.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	27.1%	49.0%	14.7%	10.9%	--
Closed-end 1-4 family residential	0.4%	1.7%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	4.8%	0.0%	0.4%	4.5%	--
Other consumer	0.0%	0.0%	0.2%	0.1%	--
Commercial & Industrial	0.5%	11.5%	0.0%	0.1%	--
Commercial real estate	5.0%	5.7%	1.8%	0.3%	--
Total loans	4.3%	7.7%	2.0%	1.0%	--